

5. "Insured Amount" means the amount of tuition including boarding costs, less any financial aid.

EXAMPLE:

Tuition	\$18,890
Boarding	+ 7,650
Subtotal	\$26,540
Financial Aid	- 10,050
Tuition Amount	\$16,490

6. "School Year" means the number of consecutive calendar days beginning with the first day of classes and ending on the last day of final exams. It excludes orientation, registration and graduation days.
7. "Sickness" means an illness or disease which commences during the term of the student's enrollment in the Tuition Refund Program.
8. "Disability" includes any disability recognized by applicable state or federal law.
9. "Withdrawal" means withdrawal from school for any reason other than Dismissal or an Extended Medical Absence.

EXCLUSIONS AND LIMITATIONS

No refunds will be paid if withdrawal or dismissal is caused by any of the following occurrences:

1. An accidental injury which occurred prior to the effective date of enrollment in the Tuition Refund Program.
2. The inability of the School to operate and provide academic instruction for any reason.
3. Declared or undeclared war, rebellion riot, civil commotion or any act thereof or service in the armed forces of any country.
4. Boycotting of classes.
5. Pregnancy or childbirth.
6. The current use of any drug or narcotic except those prescribed by a Doctor.
7. Destruction of any school facility due to any cause whatsoever, or the inability of the school to operate and provide formal academic instruction, including closure for any reason.
8. Withdrawal or absence from class attendance for the balance of the school year due to early completion of academic requirements or early graduation.

No refund will be due or paid in the event the student resumes attending classes at the school.

Changes from boarding to day status or class schedule reductions for any reason are not a basis for payment of a refund, unless the change is for medical reasons.

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